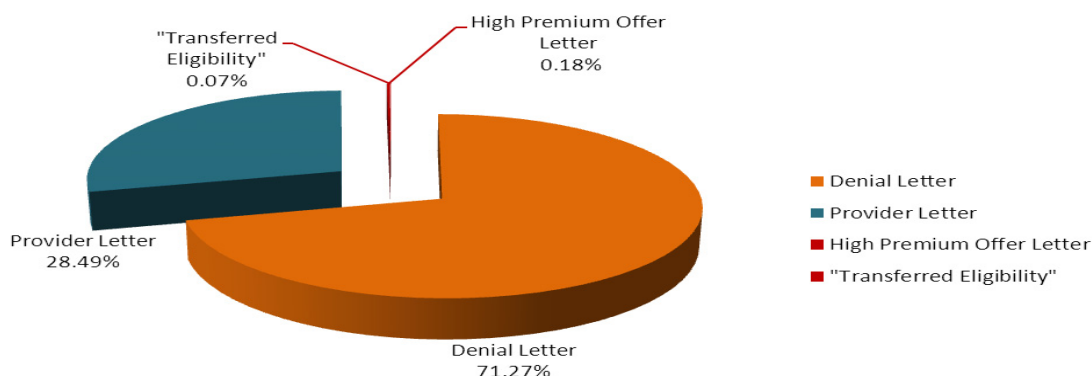


## CA PCIP Enrolls Over 12,500 “Uninsurable”!

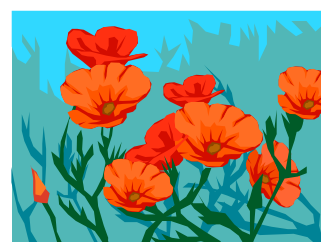
Before PCIP, thousands of Californians were unable to obtain health insurance coverage because of pre-existing conditions. As of July 2012, PCIP has enrolled over 12,500 Californians who:

- Were denied coverage by health insurance companies/plans;
- Were offered individual health coverage with high premiums – premiums higher than the MRMIP PPO rate for the individual;
- Obtained a “Provider Letter/Form” – a letter or form from a doctor, physician’s assistant or nurse practitioner (who is licensed to practice), stating that the applicant has or had a medical condition, disability or illness; or
- “Transferred Eligibility” from another PCIP. (Disenrollment from the other PCIP must be due to no longer residing in that PCIP’s area.)

The chart below shows the percentages of the types of proof of pre-existing condition documentation that have been received as of June 2012.



California PCIP continues to lead the nation in enrollment. We thank you and continue to look to you for your help in our MISSION to insure the uninsured in California.



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## PCIP Chinese TriFold Now Available

As you know, PCIP's goal is to help all uninsured Californians receive the health insurance they need. In the effort to reach as many Californians as possible, we are happy to announce the PCIP trifold brochure is now also available in Chinese, in addition to the English and Spanish versions!

These free, colorful trifold brochures, now available in Chinese, are very useful for outreach activities. The brochure provides basic information about the program to help your clients decide if PCIP is right for them.

To order outreach materials contact:

Moorea Warren

PCIP Outreach and Marketing Coordinator

[mooreawarrenharm@maximus.com](mailto:mooreawarrenharm@maximus.com)

or (916) 673-4692

Don't forget that help with your PCIP questions is available in many Asian languages including Chinese, Vietnamese, Hmong and Korean. Call us at 1-877-428-5060 Monday through Friday 8am to 8pm or Saturday 8am to 5pm.



**什麼是加州前病歷保險計劃 PCIP?**

加州前病歷保險計劃 (PCIP) 能幫助有疾病在身卻沒有保險的個人獲得支付得起的健康保險。

PCIP 已經《患者保護和可負擔醫療法》授權，為加州沒有保險的居民提供健康保險。這些人可能因為已經患有疾病而被保險公司拒絕，或無法負擔過於昂貴的保險計劃。

PCIP 將推行至 2014 年，屆時全國醫療改革將會開始，醫療保險公司將不能因為投保人患有疾病而拒絕投保。

**CALIFORNIA PCIP**  
Pre-Existing Condition Insurance Plan

P.O. Box 537032  
Sacramento, CA 95852-7032  
1-877-428-5060

**馬上瀏覽 [pcip.ca.gov](http://pcip.ca.gov) !**

這個網站提供以下所列的實用資訊：

- PCIP 的收費
- 醫療保健服務供應商
- 服務範圍
- 索賠狀況和 PCIP 的理賠金額
- 下載電子表格
- 提供保險經紀/經紀商、CCs/CAAs、保健組織和社區機構參考的資料

**為您提供最全面的保障**



**California Pre-Existing Condition Insurance Plan**

為有前病歷的加州居民提供醫療保險

**CALIFORNIA PCIP**  
Pre-Existing Condition Insurance Plan

請即聯絡 PCIP！詳情請見內頁，或瀏覽：[pcip.ca.gov](http://pcip.ca.gov)

**CALIFORNIA PCIP**  
Pre-Existing Condition Insurance Plan

您可以透過 Twitter 和 Facebook 與 PCIP 保持聯繫，和以及獲得我們的最新消息。

[twitter.com/CaliforniaPCIP](https://twitter.com/CaliforniaPCIP)

[facebook.com/CaliforniaPCIP](https://facebook.com/CaliforniaPCIP)

PCIP EN 201 7H 07/12

重要聯繫資料



## How Are Out-Of-State Claims Paid?

PCIP subscribers who become ill or injured while traveling outside of California may receive covered services using their PCIP ID Card through a First Health Network provider. Subscribers can search for an out-of-state provider at [www.pcip.ca.gov/Providers](http://www.pcip.ca.gov/Providers). The provider should simply be asked to bill PCIP for their covered services.

Subscribers may need to submit a claim for reimbursement if the provider will not bill PCIP. PCIP claim forms can be found on the [myPCIP](http://myPCIP) website. The completed claim form, along with an itemized bill, receipts or other documents showing proof of payment should be sent to:

California PCIP Claims

PO Box 211034

Eagan, MN 55121

For questions or additional information subscribers may contact PCIP Customer Service at 1-877-629-1500, Monday through Friday, 6am to 6pm.



## Convenient New Premium Payment Options Available!

PCIP subscribers now have more options when paying their monthly premiums. In addition to paying by personal check, money order, cashier's check, or Electronic Funds Transfer (EFT), now subscribers can also choose from the following payment options:

- Visa – Credit/Debit Card
- MasterCard – Credit/Debit Card
- Discover Card – Credit Card
- Electronic Check (E-Check)

Subscribers can make a one-time payment or set up monthly automatic premium payments, visit the PCIP website at [www.pcip.ca.gov/costs](http://www.pcip.ca.gov/costs) or call 1-877-564-6705.

NOTE: Applicants who have submitted an application and received a Member Number from the program but are not yet enrolled can also use this payment service.

## New “Fillable” PDF Application For FAX Submission! Applying For PCIP Now Even Easier And Faster Than Ever!

The “fillable” PCIP/MRMIP Application is now available on the [pcip.ca.gov](http://pcip.ca.gov) website. Applicants, insurance agents/brokers and certified application assistants can access the new “fillable” PDF application at [www.pcip.ca.gov/downloads](http://www.pcip.ca.gov/downloads) to fill out and print for fax submission.

The “fillable” PDF application includes a validation check to help ensure all fields with required information are completed. Once the application is completed, **the application must be printed out and signed by the applicant, and agent/broker or CAA, if applicable.**

After printing the “fillable” PDF application, the next step provides options to make the initial premium payment through the PCIP website, or through an automated phone system. Detailed instructions are provided on the PCIP website.

Applicants may choose from the following payment options when submitting the “fillable” PDF application by fax:

- Visa – Credit/Debit Card
- MasterCard – Credit/Debit Card
- Discover Card – Credit Card

Once the initial premium payment has been made, the “fillable” PDF application is ready to be faxed to PCIP! Be sure to include your Application Fax Cover Sheet, which prints out with the application.

## Important Notice!

### Misrepresentation to Consumers!

The Pre-Existing Condition Insurance Plan's (PCIP's) eligibility requirements include that *an applicant must have been without creditable health insurance for at least the last six months prior to PCIP coverage.*

We have recently been made aware of an incident in Tennessee where a health insurance coverage product was represented by the health plan as “not creditable coverage”, when in fact, it was considered creditable coverage. As a result of the misrepresentation, a PCIP applicant was denied coverage and had to wait six more months to qualify for PCIP coverage.

Agents, Brokers and Certified Application Assistants should be aware of this type of misrepresentation and be careful if helping consumers find other options of “interim” types of health insurance that are not considered creditable coverage.

If a PCIP applicant is misinformed into enrolling in a health insurance plan that was misrepresented as not creditable coverage (as a bridge to PCIP coverage), **they will not qualify for PCIP until they have been uninsured for six months.**



If you need assistance verifying whether a product is considered creditable coverage or not, you may call the Federal PCIP at 1-866-717-5826.



## Working & Playing Outdoors has a Price

The Medical Board of California (MBC) has the mission of protecting California healthcare consumers. To achieve this mission the Board goes beyond the licensing and disciplining of physicians and surgeons. The Board regularly seeks out information that is beneficial to healthcare consumers. One of the timely topics is skin cancer that can be brought on by excessive exposure to UV rays. Let's face it, summer is vacation time and people are outdoors in the sun much more than any other time of the year. The summer edition of the MBC Newsletter includes this important warning from Dermatologist, Dr. Jessica Wu.

Summer is upon us, which means that many of our patients will be spending more time outdoors. Even if they're not sunbathing, warmer weather means that they'll be wearing less clothing and exposing more of their skin to UV rays. Therefore, this is the ideal time to educate your patients about safer sun habits and remind them that sun exposure not only leads to painful sunburns, but also skin cancer. For those patients who tell me that they're not afraid of getting skin cancer, I appeal to their vanity and explain that sun damage is also the cause of sun spots, dark splotches, rough skin, and wrinkles.

One group that deserves extra attention is young adults. My young adult patients tend to be the least concerned about the effects of sun exposure; however, I tell them that they should be the most worried. A recent study from the Mayo clinic showed a dramatic rise in melanoma, the deadliest type of skin cancer, among young Americans in their 20s and 30s over the past few decades. This rise is particularly alarming in young women, in whom the incidence of melanoma has increased eight-fold. In young men, the number of melanoma cases has increased four-fold. The researchers think this increase is due to the rise in tanning bed use. Hopefully, recent legislation against tanning beds will help slow this epidemic. In January of this year, California became the first state in the US to ban all minors under the age of 18 from using tanning beds. (Texas previously banned those under 16.)

Tanning beds can be a hard habit to break. Studies have shown that the sun's rays stimulate reward centers in the brain, similar to the effect of other addictive substances. This is why it's important to reach tanning bed users as soon as possible. I also encourage them to switch to spray tanning and to use sun protection when they're outside.

*(Continued on page 7)*

(Continued from page 6)

Here are some simple guidelines for sun protection that I give my patients of all ages:

- Use a sunscreen with SPF 30-50. The FDA has found that sunscreens with SPF greater than 50 do not provide additional protection from sun damage or skin cancer. And, those with higher SPF are more likely to cause irritation and allergic reactions.
- Choose one that provides “broad spectrum” protection. This means that it protects against both UVA and UVB rays.
- Reapply every 3-4 hours, or sooner if you go in the water, sweat profusely, or are in a very humid climate.
- If you're in the water, or if you sweat profusely, try using a sunscreen stick, which is more water resistant and less likely to run into your eyes. Many children also prefer using a stick sunscreen, and those who won't sit still for a sunscreen cream will often find it fun to apply themselves.
- Sun protecting clothing and swim shirts or “rash guards” are a good idea for water sports.
- Talk to your doctor about checking your vitamin D level, especially if you're diligent about sunscreen.
- Show your doctor if you see a new or changing spot or growth. And if you see something new on someone's back or the back of their legs, point it out to them. You may be saving their life.

As I tell my patients, enjoy the outdoors this summer; just be sure to take care of your skin while you're out there!

Jessica Wu, MD  
 Los Angeles Dermatologist  
 Assistant Clinical Professor of Dermatology, USC Keck School of Medicine

A contribution from the Medical Board of CA.